

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Morris County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$548	\$172	\$210
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$446-\$463	\$100-\$102	\$135-\$139
American European Ins Co (Rutgers Group) (5)	\$469	N/A	\$257
American Fire & Casualty Co (Ohio Casualty Group)	\$574	N/A	\$280
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$728-\$970	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$501	\$167	\$221
Amica Mutual Ins Co (1)	\$570-\$718	\$111-\$139	\$176-\$223
Armed Forces Ins Exchange (3)	\$492	N/A	\$152
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$416-\$614	\$84	\$130
Bay State Ins Co (Andover Group)	\$579	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$317-\$415	\$125-\$149	\$153-\$185
Castlepoint Ins Co (Tower Group)	\$522-\$612	\$162-\$181	\$232-\$264
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,302	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$436	N/A	\$143
Cumberland Mutual Fire Ins Co	\$521-\$655	\$159	\$205
Electric Ins Co (3)	\$437-\$1,419	\$93	\$86
Empire Fire & Marine Ins Co	\$324-\$431	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$431-\$531	\$121-\$151	\$125-\$155
Encompass P&C Ins Co of NJ (Encompass Group)	\$313-\$764	\$92-\$250	\$98-\$264
Excelsior Ins Co	\$314	\$142	\$192
Farm Family Casualty Ins Co (3)	\$433	\$100	\$140
Farmers Ins Co of Flemington	\$591	\$180	\$224
Farmers Mutual Fire Ins Co of Salem Cty	\$755	\$148	\$282
Federal Ins Co (Chubb Group)	\$845	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$502-\$525	\$126	\$165
Fidelity National Prop and Cas Ins	\$315	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$860	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$970	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$423	\$109	\$134
Fitchburg Mutual Ins Co	\$638	\$157	\$197
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$470-\$548	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$475-\$608	\$100-\$132	\$155-\$183
Great Northern Ins Co (Chubb Group) (2)	\$1,302	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$661	\$129	\$169
Harleysville Ins Co of NJ	\$499-\$582	\$157-\$183	\$180-\$210
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$661	\$98	\$136
High Point Preferred Ins Co	\$445	\$112	\$120
Homesite Ins Co	\$501	\$167	\$221
IDS Property Casualty Ins Co	\$659	\$129	\$196
Liberty Mutual Fire Ins Co	\$428-\$1,524	\$124	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$534	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$644	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$655	\$236	\$172
Merchants Preferred Ins Co (Merchants Group)	\$469	N/A	\$257
Merrimack Mut Fire Ins Co (Andover Group)	\$717-\$997	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$825	\$108	\$160
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$483	\$57	\$100
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$566	\$64	\$116
Ohio Casualty Ins Co (Ohio Casualty Group)	\$846	\$143	\$211
Pacific Indemnity Co (Chubb Group)	\$845	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$317-\$415	\$125-\$149	\$153-\$185
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$393	\$109	\$126
Preserver Ins Co (Tower Group) (5)	\$476	\$130	\$110
Proformance Ins Co	\$663	N/A	\$162
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$597	\$85	\$137
Providence Mutual Fire Ins Co	\$401-\$670	\$143	\$152
Public Service Mutual Ins Co	\$397	\$118	\$114
Quincy Mutual Fire Ins Co	\$514-\$637	\$116	\$149
Rutgers Cas Ins Co (Rutgers Group)	\$357-\$466	\$108-\$138	\$67-\$85
Selective Ins Co of Amer (Selective Group)	\$538	\$131	\$174
Selective Way Ins Co (Selective Group)	\$454	N/A	\$174
State Farm Fire and Casualty Co	\$477	\$116	\$199
Tokio Marine & Nichido Fire Ins Co Ltd	\$544	\$169	\$236
Tower Ins Co of NY (Tower Group)	\$522	N/A	\$235
Tower National Ins Co (Tower Group)	\$522-\$612	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$341-\$504	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$398-\$461	N/A	\$116-\$153
USAA Casualty Ins Co (USAA Group) (1) (3)	\$411-\$476	N/A	\$116-\$153
Vigilant Ins Co (Chubb Group) (2)	\$1,143	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$688	N/A	\$259

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